

Phone Verification

Steps to submit a phone sale

Completing the Phone Verification (PV) at the point of sale not only processes the applications faster but it also helps you get paid faster. Refer to this chart for PV availability. A PV associated is available to take live calls Monday through Friday from 8:00 am to 5 pm (CT) at **866-825-4822**.

Product		Express App (no wet signature)	Phone/fax (no wet signature)	Paper/fax (with wet signature)
Medicare Supplement	Open Enrollment/ Guaranteed Issue	Not needed	PV needed	Not needed ¹
	Underwritten	Not Needed	PV needed	Not needed
Cancer, Heart Attack & Stroke, Accident		Not needed ²	PV needed	Not needed ²
Individual Whole Life, Choice Short Term Care		PV needed	PV needed	PV needed

What is a PV?

A Phone Verification (PV) is a phone interview that applicants must complete for HSB to process faxed applications, some paper applications and for certain other transactions if an Express App is unsigned via the eSignature function. The PV acts as an electronic signature and verifies medical questions with the applicant.

Phone Verification (PV) allows representatives to provide preliminary policy approval to your customers at the point of sale. A PV is not required unless benefit amount exceeds \$50,000.

Case number

Prior to completing the PV, you (the agent) will receive a PV case number that must be included on the app before submitting.

Questions?

Call us at **877-454-0923**, or email us at **HSBNewBusiness@HealthSpring.com**.

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Now your entire sale can take place over the phone. This will help you save money and time. With our phone sale process, you don't have to meet with the customer, obtain a "wet" signature, collect a premium check or mail an application. You just make the call and make the sale.



1. Call your customer

Fill out the application in Express App while talking to your customer. If you're using a paper application, you don't need a wet signature. Just write "phone sale" followed by the customer's name in the signature block. The customer will provide a signature confirmation during the PV.



2. Conduct a Phone Verification (PV)

When applicable, simply conference in your customer and call the PV line at **866-825-4822**.



3. Submit the application

Submit the application via Express App, fax or mail. If the application is clean and submitted via Express App or fax, it can be issued in as little as three days. If the sale requires a PV, remember to enter the PV case number on the application.

Phone Verification (PV) FAQ

What is a Phone Verification (PV)?

It's a phone interview with the customer. It's used to obtain an electronic signature and verify application information.

What information will the customer need?

The PV will ask the customer for the following information.

- Name
- Social Security number
- Chosen plan and proposed rate³
- Medicare number (on Medicare card)
- Answers to health questions from the application
- List of medications and conditions

How long does a PV take?

It usually takes about five minutes. For Med Supp and Whole Life customers, the interview may take up to 15 minutes. This is because additional questions are asked about medication usage and medical conditions.

What else will happen during the PV?

The PV will verify that the customer has received:

- A copy of the application³
- A copy of the Outline of Coverage
- The current "A Guide to Health Insurance for People with Medicare" (if Medicare eligible)

1. Only applicable for Medicare Supplement customers.

2. Flexible Choice/Lump Sum over \$50,000 requires a live PV.

3. Medicare Supplement only.